

Amendment to the Specification

Please accept amendments to page 4, first full paragraph (lines 7-10) as follows:

In addition to the scaling operation performed by scaling system 20, black and white format system 20 converts scanned character data 16 from a grey-scale format to a black and white format. The result is a set of MICR format character data 24 that has the equivalent specifications of data obtained by e.g., a 3890 system of IBM corporation that uses a multigap MICR read head.